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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 22-26, 28, and 38-47 are canceled. Claims 48-62 are added. Accordingly, claims 48-62 are pending.

Certain claims are rejected under 35 U.S.C. Section 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. As mentioned, claims 22-26, 28, and 38-47 are canceled, and new claims 48-62 are added in their place. Claims 48-62 are drafted with the Section 112 rejection in mind. It is believed that all of the based for the Section 112 rejection are overcome.

Applicant would like to point out that the rejection of claims 48-62 is improper for at least the following reasons.

First, Applicant would like to point out that each of claims 48-62 recites that a request is made by a check payor for a validation number yet to be generated and then associated with a check to be presented from the check payor to a check payee (*emphasis of underlining added by Applicant*). Applicant notes that the Examiner refers to Figure 6 of Chang et al. which shows a bill payment database 250. In this regard, Applicant would like to point out that the bill payment database 250 merely stores data pertaining to each payor's bill payment account (see column 8, lines 52-55 of the specification of Chang et al. The bill payment database 250 of Chang et al. cannot store a validation number which has not yet been generated.

Second, Applicant would like to point out that, after a validation number is generated, the generated validation number is then provided to the check payor to allow the payor to associate the validation number with the check to be presented from the check payor to the check payee. Since Chang et al. does not even disclose generating a validation number, Chang et al. cannot disclose subsequently providing a generated validation number to a check payor to allow the check payor to associate the validation number with a check to be presented from the check payor to the check payee.

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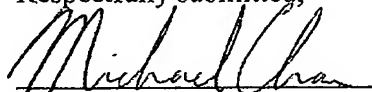
If the Examiner continues to reject claims 48-62 of the present application by applying the prior art references of record, it is respectfully requested that the Examiner specifically point out where the following is disclosed:

- (i) a check payor making a request for a validation number which is yet to be generated and which is generated in response to the check payor making the request;
- (ii) the validation number is generated when an account contains sufficient funds to cover the monetary amount of a check to be presented from the check payor to a check payee; and
- (iii) the generated validation number is issued to the check payor to allow the check payor to associate the validation number with the check to be presented from the check payor to the check payee.

Absent an adequate explanation, it is respectfully submitted that the rejection is improper and, therefore, should be withdrawn.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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MAR 19 2007